

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA

In re:	§	
	§	
SMITH, VIRGIE	§	Case No. 07-11280 BH
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

G. David Bryant, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 180,305.00	Assets Exempt: 61,800.00
Total Distributions to Claimants: 1,183.53	Claims Discharged Without Payment: 210,821.11
Total Expenses of Administration: 752.52	

3) Total gross receipts of \$ 1,936.05 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 1,936.05 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 10,067.00	\$ 900.00	\$ 900.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	752.52	752.52	752.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	1,927.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	185,401.00	41,345.64	41,345.64	1,183.53
TOTAL DISBURSEMENTS	\$ 197,395.00	\$ 42,998.16	\$ 42,998.16	\$ 1,936.05

4) This case was originally filed under chapter 7 on 04/23/2007 . The case was pending for 31 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/03/2009 By: /s/G. David Bryant, Trustee

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
tax refunds (2006 State and Federal)	1224-000	1,934.87
Post-Petition Interest Deposits	1270-000	1.18
TOTAL GROSS RECEIPTS		\$ 1,936.05

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TINKER FEDERAL CREDIT UNION		10,067.00	NA	NA	0.00
AMERICAN GENERAL FINANCE	4210-000	NA	900.00	900.00	0.00
TOTAL SECURED CLAIMS		\$ 10,067.00	\$ 900.00	\$ 900.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
G. DAVID BRYANT, TRUSTEE	2100-000	NA	484.01	484.01	484.01
G. DAVID BRYANT, TRUSTEE	2200-000	NA	27.60	27.60	27.60
INTERNATIONAL SURETIES, LTD.	2300-000	NA	2.17	2.17	2.17
KLINE	3110-000	NA	222.50	222.50	222.50
KLINE	3120-000	NA	16.24	16.24	16.24
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 752.52	\$ 752.52	\$ 752.52

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
OKLAHOMA COUNTY TREASURER		1,927.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS		\$ 1,927.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
ATT UNIVERSAL		0.00	NA	NA	0.00
CSI		284.00	NA	NA	0.00
HOME DEPOT		1,476.00	NA	NA	0.00
JAMES THIESSEN		160,000.00	NA	NA	0.00
NCB		5,717.00	NA	NA	0.00
UNION PLUS		3,182.00	NA	NA	0.00
AMERICAN GENERAL FINANCE	7100-000	2,568.00	1,854.75	1,854.75	63.73
CHASE BANK USA, N.A.	7100-000	5,460.00	24,132.64	24,132.64	829.22
CSI GROUP	7100-000	284.00	283.16	283.16	9.73
LVNV FUNDING LLC ITS SUCCESSORS AND	7100-000	430.00	487.45	487.45	16.75

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
LVNV FUNDING LLC ITS SUCCESSORS AND	7100-000	NA	1,744.34	1,744.34	59.94
RECOVERY MANAGEMENT SYSTEMS CORPORA	7100-000	6,000.00	5,941.72	5,941.72	204.16
LVNV FUNDING LLC ITS SUCCESSORS AND	7200-000	NA	6,901.58	6,901.58	0.00
TOTAL GENERAL UNSECURED CLAIMS		\$ 185,401.00	\$ 41,345.64	\$ 41,345.64	\$ 1,183.53

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASESPage: 1
Exhibit 8Case No: 07-11280 BH Judge: RICHARD L. BOHANON
Case Name: SMITH, VIRGIE

Trustee Name: G. David Bryant, Trustee

Date Filed (f) or Converted (c): 04/23/07 (f)

341(a) Meeting Date: 05/22/07

For Period Ending: 07/22/09

Claims Bar Date: 09/10/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) DA=554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 4400 KEEN OAKS, OKC, OK A PART OF THE SE/4 SE/4 SE	165,000.00	0.00	DA	0.00	FA
2. TFCU	5.00	0.00	DA	0.00	FA
3. FURNITURE Debtor Claimed Exemption	3,000.00	0.00	DA	0.00	FA
4. CLOTHING Debtor Claimed Exemption	800.00	0.00	DA	0.00	FA
5. POSSIBLE WORKER'S COMP SETTLEMENT Debtor Claimed Exemption	Unknown	0.00	DA	0.00	FA
6. 1999 MERCURY Debtor Claimed Exemption	1,500.00	0.00	DA	0.00	FA
7. 2003 GRAND PRIX	9,000.00	0.00	DA	0.00	FA
8. 1983 CHEVY S 10	1,000.00	0.00	DA	0.00	FA
9. tax refunds (2006 State and Federal) (u)	0.00	5,740.00		1,934.87	FA
10. Tax refunds -- potential 2007 State and Federal (u)	Unknown	1,373.46	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	0.00		1.18	FA

TOTALS (Excluding Unknown Values)

\$180,305.00

\$7,113.46

\$1,936.05

Value of Remaining Assets
\$0.00(Total Dollar Amount
in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

5/31/07 -- Demand letter for tax refunds sent to counsel.

6/8/07-- Application to employ attorney filed.

06/11/07 -- Notice to file claims served by the clerk's office. Will await September bar date.

June 12, 2007, 11:20 am -- Attorney's office (677-2670 ex 221) contacted trustee to advise debtor will need to enter into payment arrangements in order to repay the estate monies due to spent tax refund. They will contact debtor regarding amount of monthly payments to be made with balloon payment in March of 2008. Attorney will contact us so that promissory note can be drafted. Attorney was advised of 6% interest rate if amount cannot be paid within 6 months.

06/15/07 -- Order employing attorney entered.

August 16, 2007, 10:34 am -- Check of claims register shows claims to be sufficient. Will await September bar date and recheck register for any additional claims.

August 31, 2007, 11:42 am - Second demand letter for tax refunds sent to counsel.

September 17, 2007, 04:16 pm -- Return telephone call to debtor. Having trouble making ends meet

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit 8

Case No: 07-11280 BH Judge: RICHARD L. BOHANON
Case Name: SMITH, VIRGIE

Trustee Name: G. David Bryant, Trustee
Date Filed (f) or Converted (c): 04/23/07 (f)
341(a) Meeting Date: 05/22/07
Claims Bar Date: 09/10/07

since taking early retirement from GM. Will pay \$50 per month until March 2008 so as to give him time to file his 2007 tax return and make larger payment from that refund. Will revisit after 2007 refund is received and see if further payment arrangements need to be made to pay any balance that may be due.

October 01, 2007, 05:09 pm Receipt of signed agreement and \$50 payment.

January 02, 2008, 02:46 pm Check of file status shows debtor is making payments per agreement. Balance due should be paid by balloon payment no later than March 31, 2008. There may also be additional funds due to the estate with regard to 2007 tax refunds. Claims register and claims printed for the file. Claims are sufficient.

March 04, 2008, 02:52 pm -- Letter request for 2007 tax returns sent to attorney.

05/19/08 Payment received per telephone call from debtor.

July 10, 2008 Letter to attorney for debtor advising debtor must make consistent payments. Attorney advised further court action may be taken if a payment agreement is not in place by July 30, 2008.

August 06, 2008, 02:26 pm Motion for turnover filed in an attempt to collect funds still due for 2006 and 2007 tax refunds.

August 29, 2008, 10:03 am Receipt of Order Compelling Turnover of Estate Property.

October 15, 2008, 11:31 am Motion to the OESC drafted for attorney's review.

November 26, 2008, 03:25 pm Draft OESC Motion.

January 13, 2009 -- Letter to OESC transmitting Order on motion and requesting information regarding employment.

March 19, 2009- Reciept of OESC information showing that debtor has not been employed since February 2008. Per Trustee, will move forward with distribution of assets collected to date and abandon additional assets.

June 30, 2009: Telephone call to bankruptcy court regarding claim #2 - wrong pdf document attached. Claims register is correct but not the attachment. They will attempt to contact claimant so correct pdf will be filed.

July 1, 2009: Correct pdf for Claim #2 substituted for incorrect entry. Reviewed and linked all claims to schedules in anticipation of preparation of trustee;s fee application.

Initial Projected Date of Final Report (TFR): 04/23/10

Current Projected Date of Final Report (TFR): 04/23/10

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit 9

Case No: 07-11280 -BH
Case Name: SMITH, VIRGIE

Trustee Name: G. David Bryant, Trustee
Bank Name: BANK OF AMERICA
Account Number / CD #: *****6575 MONEY MARKET

Taxpayer ID No: *****3060

For Period Ending: 11/03/09

Blanket Bond (per case limit): \$ 7,656,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/01/07	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	BALANCE FORWARD Pmt. on Tax Refunds	1224-000	50.00		0.00 50.00
10/31/07	INT	BANK OF AMERICA	Interest Rate 0.750	1270-000	0.03		50.03
11/02/07	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Pmt. on Tax Refunds	1224-000	50.00		100.03
11/30/07	INT	BANK OF AMERICA	Interest Rate 0.650	1270-000	0.05		100.08
12/07/07	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Pmt. on Tax Refund	1224-000	50.00		150.08
12/31/07	INT	BANK OF AMERICA	Interest Rate 0.500	1270-000	0.06		150.14
01/31/08	INT	BANK OF AMERICA	Interest Rate 0.400	1270-000	0.06		150.20
02/29/08	INT	BANK OF AMERICA	Interest Rate 0.300	1270-000	0.04		150.24
03/04/08	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Pmt. on Tax Refunds	1224-000	150.00		300.24
03/31/08	INT	BANK OF AMERICA	Interest Rate 0.250	1270-000	0.06		300.30
04/30/08	INT	BANK OF AMERICA	Interest Rate 0.250	1270-000	0.06		300.36
05/19/08	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Money Order **585 Pmt on Tax Refund	1224-000	300.00		600.36
05/19/08	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Money Order **586 Pmt. On Tax Ref.	1224-000	190.00		790.36
05/30/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.05		790.41
06/30/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.10		790.51
07/31/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.10		790.61
08/29/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.09		790.70
09/30/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.10		790.80
10/31/08	INT	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.08		790.88
11/28/08	INT	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.06		790.94
12/24/08	9	TFCU PO Bo 45750 Tinker AFB OK 73145	Garnishment - tax refunds	1224-000	1,144.87		1,935.81
12/31/08	INT	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.04		1,935.85
01/30/09	INT	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		1,935.87
02/27/09	INT	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.01		1,935.88
03/31/09	INT	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		1,935.90
04/21/09		Transfer to Acct #*****9448	Bank Funds Transfer Transfer made to facilitate payment of Order for Compensation (attorney for Trustee) filed 4/21/09.	9999-000		238.74	1,697.16
04/30/09	INT	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.04		1,697.20
05/29/09	INT	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.04		1,697.24
06/03/09	000101	INTERNATIONAL SURETIES, LTD. One Shell Square	Blanket Bond Disbursement Bond #016018012	2300-000		2.17	1,695.07

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit 9

Case No: 07-11280 -BH
Case Name: SMITH, VIRGIE

Trustee Name: G. David Bryant, Trustee
Bank Name: BANK OF AMERICA
Account Number / CD #: *****6575 MONEY MARKET

Taxpayer ID No: *****3060
For Period Ending: 11/03/09

Blanket Bond (per case limit): \$ 7,656,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/30/09	INT	701 Poydras Street, Suite 420 New Orleans, LA 70139	Term: 06/01/09 to 06/01/10				
07/22/09	INT	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.04		1,695.11
07/22/09		BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.03		1,695.14
07/22/09		Transfer to Acct #*****9448	Final Posting Transfer	9999-000		1,695.14	0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit 9

Case No: 07-11280 -BH
Case Name: SMITH, VIRGIE

Trustee Name: G. David Bryant, Trustee
Bank Name: BANK OF AMERICA
Account Number / CD #: *****9448 GENERAL CHECKING

Taxpayer ID No: *****3060

For Period Ending: 11/03/09

Blanket Bond (per case limit): \$ 7,656,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/21/09		Transfer from Acct #*****6575	BALANCE FORWARD Bank Funds Transfer Transfer made to facilitate payment of Order for Compensation (attorney for Trustee) filed 4/21/09.	9999-000	238.74		0.00 238.74
04/22/09	001001	Kline, Kline, Elliott & Bryant, P.C. 720 NE 63rd Street Oklahoma City, OK 73105	Attorney for Trustee Fees Per Order For Compensation filed 4/21/09. Per Order For Compensation filed 4/21/09.	3110-000		222.50	16.24
04/22/09	001002	Kline, Kline, Elliott & Bryant, P.C. 720 NE 63rd Street Oklahoma City, OK 73105	Attorney for Trustee Expenses Per Order For Compensation filed 4/21/09. Per Order For Compensation filed 4/21/09.	3120-000		16.24	0.00
07/22/09		Transfer from Acct #*****6575	Transfer In From MMA Account	9999-000	1,695.14		1,695.14
09/02/09	001003	G. DAVID BRYANT, TRUSTEE 720 N.E. 63RD STREET OKLAHOMA CITY, OK 73105	Chapter 7 Compensation/Fees	2100-000		484.01	1,211.13
09/02/09	001004	G. DAVID BRYANT, TRUSTEE 720 N.E. 63RD STREET OKLAHOMA CITY, OK 73105	Chapter 7 Expenses	2200-000		27.60	1,183.53
09/02/09	001005	American General Finance PO Box 3251 Evansville IN 47731	Claim 000002B, Payment 3.436% #0020012130525726399	7100-000		63.73	1,119.80
09/02/09	001006	CSI Group 2519 NW 23rd St Ste 204 Okla City OK 73107	Claim 000003, Payment 3.436% Jeffrey D. Hirsch, MD 639112	7100-000		9.73	1,110.07
09/02/09	001007	Chase Bank USA, N.A. c/o Weinstein & Riley, P.S. PO Box 3978 Seattle, WA 981243978	Claim 000004, Payment 3.436% xxxxxxxxxxxx2256 UAW-GM Legal Services James L. Bentley	7100-000		829.22	280.85
09/02/09	001008	Recovery Management Systems Corporation For YESSG I As Assignee of HOUSEHOLD BANK 25 SE 2nd Avenue, Suite 1120 Miami FL 33131	Claim 000005, Payment 3.436% xxxxxxxxxxxx0893	7100-000		204.16	76.69
09/02/09	001009	LVNV Funding LLC its successors and assigns as assignee of Citi Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Claim 000006, Payment 3.436% Citibank xxxxxxxxxxxx1577	7100-000		16.75	59.94
09/02/09	001010	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Claim 000007, Payment 3.436% Citibank xxxxxxxxxxxx3052	7100-000		59.94	0.00

Total Of All Accounts 0.00